

United States Department of the Interior  
National Park Service

**National Register of Historic Places  
Inventory—Nomination Form**

See instructions in *How to Complete National Register Forms*  
Type all entries—complete applicable sections

For NPS use only
received
date entered

**1. Name**

historic Security Bank

and/or common Security State Bank (preferred)

**2. Location**

street & number corner of Main and Second N/A not for publication

city, town Eskridge N/A vicinity of ~~Wabaunsee~~

state Kansas code 20 county Wabaunsee code 197

**3. Classification**

<b>Category</b>	<b>Ownership</b>	<b>Status</b>	<b>Present Use</b>
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial
	N/A	<input type="checkbox"/> no	<input type="checkbox"/> military
			<input type="checkbox"/> museum
			<input type="checkbox"/> park
			<input type="checkbox"/> private residence
			<input type="checkbox"/> religious
			<input type="checkbox"/> scientific
			<input type="checkbox"/> transportation
			<input type="checkbox"/> other:

**4. Owner of Property**

name (see continuation sheet)

street & number

city, town vicinity of state

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Register of Deeds

street & number Wabaunsee County Courthouse

city, town Alma state Kansas 66401

**6. Representation in Existing Surveys**

title Kansas Historic Sites Survey has this property been determined eligible? ☐ yes ☒ no

date 1969 ☐ federal ☒ state ☐ county ☐ local

depository for survey records Kansas State Historical Society

city, town Topeka state Kansas 66612

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Charles Waugh  
Security State Bank Building  
Eskridge, Kansas 66423

Elizabeth Waugh Trust  
James Waugh, trustee  
1st National Bank  
Topeka, Kansas

John Y. Waugh III  
2504 Cortez Court  
Roswell, New Mexico 88201

Curtis J. Waugh  
R. R. #1  
Box 161  
Eskridge, KS. 66423

## 7. Description

### Condition

☐ excellent  
☒ good  
☐ fair

☐ deteriorated  
☐ ruins  
☐ unexposed

### Check one

☐ unaltered  
☒ altered

### Check one

☒ original site  
☐ moved

date N/A

### Describe the present and original (if known) physical appearance

The old Security State Bank built in 1906 at the corner of Main and Second in Eskridge, Kansas, is easily the most prominent building in town. It is a two-story structure, the front part of which was originally occupied by the bank, the rear portion by the post office, and the second story by offices. Its stone construction is disguised on the two main facades by a brick facing. Although faded since its early days of glory, the structure has remained largely untouched since it was completed. This has resulted in some deterioration in parts of the building but it has also made a study of the original design and materials remarkably easy.

The short facade of the Security State Bank faces east onto Main Street. The long facade runs along Second Street. The most prominent feature of the exterior of the building is the Romanesque-style corner entrance to the bank. The arches leading into the entrance spring from the cushioned foliated capitals of the stubby granite columns which in turn rest on pedestals about four feet in height. The extrados of each of the arches is composed of stone, as are the keystones. The entrance corner is given a tower-like appearance by a change in the cornice decoration that sets it off from the rest of the roofline, and by being capped with an onion dome. The entranceway itself consists of a door flanked by two windows, all of which are surmounted by a band of windows. These windows were originally painted with a colorful geometric design, but most of the paint has worn off over the years.

Aside from the elaborate entrance arch the east facade is punctuated by a window of store-front proportions, by a door at the northeast corner, and by three sash windows on the second floor. The large plate-glass window has been replaced by three sheets of glass set in thin aluminum frames. This does not seriously disrupt the original character of the facade. The sill of the window is supported by small brackets. A narrow stained-glass window is situated above this window and runs its entire width. The door directly to the north of this window has been boarded up, but it originally led up to the second floor offices. The decorative lintel that runs above the stained glass window continues over the door.

The Romanesque character of the entrance corner is carried through in the round arched windows and doors of the south facade. The primary entrance on this facade occupies the center bay. This bay is flanked by two-story piers and capped by a simple pediment. The cornice design beneath the pediment matches that used beneath the onion dome. The window on the second floor is emphasized by a decorative brick molding. The door is set between simple pilasters from which spring the arch. The extrados of this arch is finished in stone to match the corner archway. This door leads to a stair hall from which one can also gain access to the bank and to the post office. The secondary entrance on this side is located in the second bay in from the rear wall. It led originally into the post office, a space which is now used by the Kansas Power and Light Company for storage.

All of the arches of the south facade have stone voussoirs, creating a pleasant rhythmic pattern in the brick wall and uniting this facade with the corner archway.

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A stone sill-course runs unbroken across both main facades. The elaborate corbelled cornice is broken only above the main entrances where panels are created through raised bricks. The stained glass in the bank windows on the south wall is composed of the same colors as the glass above the large east window. Altogether, this is a pleasingly unified composition.

The rear facade of the building provides a sudden contrast to the carefully detailed main facade. Here the rubble stone construction has been left uncovered. Interestingly enough, the northwest corner has been finished with a quoin and the windows upstairs were entirely finished with brick surrounds. The semi-elliptical arches of the ground floor windows are finished with brick. Stone quoins complete their surrounds. The north facade is similar to the west elevation in that it, too, is exposed rubble stone and all of the windows have bricks semi-elliptical arches.

It is obvious from the bank interior that no expense was spared in the detailing of the building. The bank itself was the most elaborately finished part of the building and it remains essentially as it was built. The floor in the lobby area is covered with circular tiles, except around the edge where rectangular tiles create the border. The flooring in the office areas is composed of the original linoleum. (The linoleum in the area behind the teller's cages may have been recovered once.) The ceiling is composed of square and rectangular pressed metal units. Each of the square segments is stenciled. The original stenciling also remains around the entire bank area. This is quite extensive, being made up of red garlanded wreaths on a green background at the ceiling line, below which runs a dark brown band interspersed with stenciled medallions. Above this brown band is a sparse frieze of anthemion.

All of the original woodwork remains. This includes the teller's cages and office partitions as well as the beautifully molded window surrounds.

The stair hall between the post office and bank is indicative of the continued care in design detail. The plaster work in this hall and running up the stairway is scored to look like stone. The newel post is carved and the newel cap has an etched motif.

The old post office space is difficult to investigate, being completely full of stored odds and ends. It is apparent that the window surrounds, which resemble those in the bank, are intact, as is the pressed metal ceiling.

The second floor is currently vacant. The original office configuration is unaltered. The woodwork--baseboards, cornice boards, doors, window and door surrounds--is in good shape.

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One of the original owners, George G. Waugh, had an apartment in the rear of the building. His bath is still intact; the plaster walls here, as on the staircase, are scored to look like stone.

The ceilings are all lath and plaster. Most of the floors are covered with original linoleum, others are wood. The walls do not appear to have been painted or papered more than twice.

## 8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input checked="" type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates    1906                      Builder/Architect    E.L. Hopkins, Stone mason--K.O. Ericsson

### Statement of Significance (in one paragraph)

The Security State Bank in Eskridge, Kansas, was built in 1906 by Eugene L. Hopkins for John Y. and George G. Waugh. It has significant associations with the growth and development of Eskridge and with Flint Hills cattle production. The founders of the bank, the Waugh brothers, were prominent and admired citizens of Eskridge from its early years until well into the twentieth century. Their bank building was a worthy monument to them as well as to the institution that it housed.

The Flint Hills were first recognized by Texas cattlemen after the Civil War as a rich source of prime summer pasture. Local cattle operations developed somewhat later as settlers became aware of the beef-producing possibilities of the lush bluestem grasses. Since that time use of the Flint Hills has been divided between local herds and operators, and cattle shipped--first by rail, later by truck--from the Southwest each summer to be cared for by resident managers.

Wabaunsee county, in which Eskridge is situated, is on the eastern boundary of the Flint Hills. The prairie hills rise abruptly at the west end of Eskridge. The 1883 Andreas history of the state described the county as being mostly "upland prairie, which is used chiefly for stock ranges, and which affords excellent pasturage; agriculture being confined almost entirely to the bottom lands along the creeks."

John and George Waugh arrived in Eskridge in 1884, just four years after the Santa Fe railway had built a branch to the location. The year they arrived they established the Security Bank, later known as the Security State Bank. It was the first institution in the town that served exclusively as a bank.

John was the older of the two brothers and seems to have overshadowed George in business and financial dealings until his untimely death in 1915. The elder Waugh was well aware of the value of the surrounding prairie and became involved in the cattle and land business soon after he settled in Eskridge and opened the bank. He speculated with some skill, buying and selling land in part to increase the financial stature of the bank, though he kept parcels to develop his own cattle operations. He worked with partners both in establishing local herds and in brokering his pastures for southern cattle.

After John's death George Waugh, and later John's sons, continued his established cattle business. George became president of the bank upon his brother's demise and centered his entire life around the running of that institution.

The Security State Bank as an institution was early involved in the cattle business. It was advertised as a source for cattle loans and became known as the rancher's friend. Serving as "the oldest and largest bank in Wabaunsee County" at the turn of the century, it promoted the area's ranching potential by financially backing local ranchers. In an era of unregulated banking, J.Y. and George Waugh

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(and later John's sons W.K. and J.Y. Waugh, Jr.) often made loans for cattle and land on little or no collateral, acknowledging the realities of a risky business that depended a good deal on the honor of a handshake. Their shrewdness and their own financial reserves allowed the bank this flexibility. The family maintained a solid reputation for many years in both the banking and cattle worlds.

That the Waugh brothers and their assistance with the growth of Eskridge were greatly admired is evident from their obituaries. John's obituary in the May 6, 1915, Eskridge Tribune-Star noted that "from the smallest beginnings and the exercise of great business judgement, [J.Y.] advanced to the position where his word stood for thousands and his name was known among great and powerful financiers." He was further cited as "one of the best known bankers in the state, and one of the strongest characters in the city's history." George Waugh was somewhat less lauded at his death in 1936, having been a much more reclusive creature than his brother, but it is clear that there still existed a hearty respect for him and the bank that he helped found. His obituary in the March 5, 1936, Eskridge Independent made it clear that George G. Waugh was outspoken, forthright and honest. Furthermore, it noted that "he had a kind heart and helped many a worthy person over financial stumbling blocks that would have wrecked them only for his kindly intervention."

The building that the Waugh brothers built to house their bank was well worthy of them and their respected institution. The Security Bank's original quarters were much less substantial. The Waugh brothers started their bank in a small frame building next door to the present bank location at the corner of Second and Main. In 1906 the general store on that corner lot burned down and the Waughs bought the lot for \$2,000.

The Eskridge Star followed the progress of the bank building. On April 26, 1906, they reported that "Eskridge is to have the finest, most convenient bank building of any city in Central Kansas. No inland town with twenty times the population of Eskridge can boast of a larger or more handsome building in design and appearance." The first occupants of the building moved in in November of that year. The post office occupied that portion of the first floor not taken up by the banking operation. The second floor was rented out as office space, except for an apartment that George Waugh occupied from 1906 until his death in 1936. In January, 1907, the Security State Bank moved into its new headquarters.

Monumental civic and commercial structures were the order of the day around the turn of the century; the Waughs' bank building fit well into that mold. The building would have been impressive in a larger town but in sparsely

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developed Eskridge it was, and is, a landmark.

Stylistically, it tends toward the Romanesque, a popular expression of civic and commercial virtue. Characteristics of the Romanesque Revival are the arched openings on the ground floor, the elaborately corbelled cornice, and the foliated cushion capitals of the squat columns at the corner entrance. The onion dome marking the corner harks back to the original Byzantine derivation of the Romanesque style, and adds a touch of exoticism.

The bank building and the institution were both fondly regarded by the community. Its status in Eskridge is revealed in the May 6, 1915, Tribune-Star which stated that "the Waugh building as the home of the Security State Bank is a noble monument, indeed, but in nothing is its distinction prouder than in the sense of affection with which it is regarded by the community." Its praises were also sung in the October 4, 1934, Eskridge Independent: "The Security bank is known far and wide as one of the really strong county banks of the midwest. Always conservative in financial matters, yet it has been liberal in many ways, and there are literally thousands of persons who have been helped over financial perils by this bank and have lived to become its staunch friends."

The Security State Bank remained in the Waugh building until 1959 when it consolidated with the Eskridge State Bank and moved its operations to that bank building. The post office remained until 1962 when it moved into a new building. Today the building is still owned by Waughs. Charles Waugh operates his law office out of the old bank area. The Kansas Power and Light Company rents storage space in the area formerly occupied by the post office. The second floor is vacant.

THIS STATEMENT REFLECTS CURRENT KNOWLEDGE AND IS SUBJECT TO CHANGE.



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Eskridge Independent Oct. 4, 1934; Mar. 5, 1936 p1, 8.

Eskridge Star Mar. 8, 1906; April 26, 1906; p1; July 26, 1906; Nov. 1, 1906;  
Jan. 17, 1907.

Eskridge Tribune-Star May 6, 1915 p1

"Its Roundup Time in Texas," The Santa Fe Magazine, June 1948.

Thompson, Matt. The Early History of Wabaunsee County. 1901. p 27-28, 299.

## 9. Major Bibliographical References

(see continuation sheet)

## 10. Geographical Data

Acreage of nominated property less than 1/4 acre

Quadrangle name Eskridge

Quadrangle scale 1:24000

UMT References

A 

1	4
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7	5	0	9	4	0
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1	3	0	4	9	8	0
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Zone

Easting

Northing

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Zone

Easting

Northing

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Verbal boundary description and justification Block 7, Lot 12 on town plat. Building occupies this lot.

List all states and counties for properties overlapping state or county boundaries

state N/A code county code

state N/A code county code

## 11. Form Prepared By

name/title Nora Pat Small, Architectural Historian, Historic Preservation Dept.

organization Ks. State Historical Society date 3-30-82

street & number 120 West Tenth telephone 931 296-3251

city or town Topeka state Kansas 66612

## 12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

☐ national ☐ state ☒ local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature

title Ex. Director and Ks. State Historic Preservation Officer date March 29, 1982

For NPS use only

I hereby certify that this property is included in the National Register

date

Keeper of the National Register

Attest:

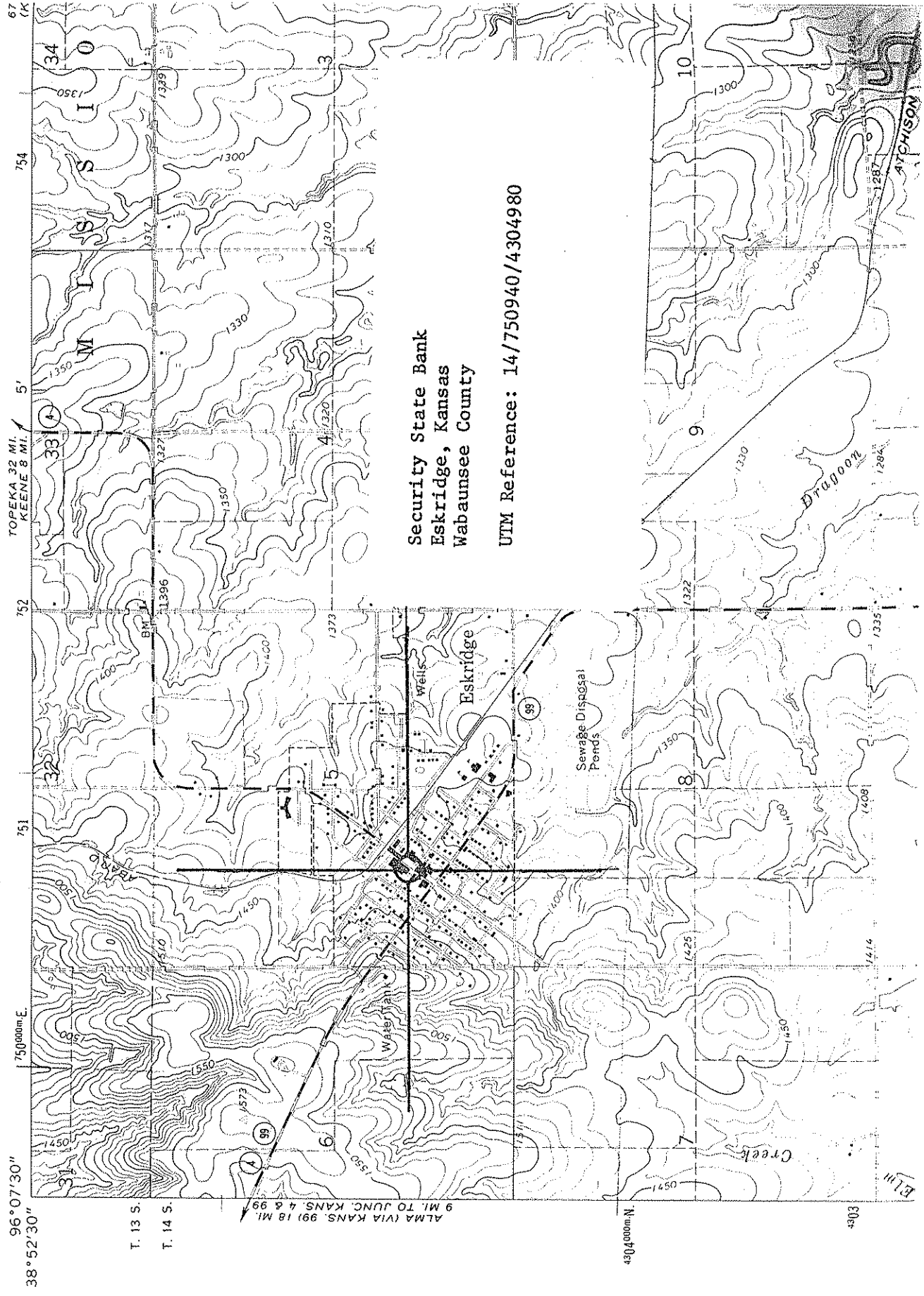
date

Chief of Registration

UNITED STATES  
DEPARTMENT OF THE INTERIOR  
GEOLOGICAL SURVEY

6761 NW  
(HESSDALE)

STATE OF



Security State Bank  
Eskridge, Kansas  
Wabaunsee County  
UTM Reference: 14/750940/4304980